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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/621,735	07/17/2003	Andrew Rankin	22067.PUS	1793
7590	08/24/2007		EXAMINER	
Eugene E. Renz, Jr., P.C. 205 North Monroe Street Post Office Box 2056 Media, PA 19063-9056			ALI, MOHAMED HATEM	
		ART UNIT	PAPER NUMBER	
		3693		
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary	Application No.	Applicant(s)
	10/621,735	RANKIN ET AL.
	Examiner	Art Unit
	Mohamed H. Ali	3693

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 17 July 2007.
 2a) This action is FINAL. 2b) This action is non-final.
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 1-12 is/are pending in the application.
 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
 5) Claim(s) _____ is/are allowed.
 6) Claim(s) 1-12 is/are rejected.
 7) Claim(s) _____ is/are objected to.
 8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.
 10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 a) All b) Some * c) None of:
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date _____	5) <input type="checkbox"/> Notice of Informal Patent Application
	6) <input type="checkbox"/> Other: _____

DETAILED ACTION

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

2. **Claims 1-12** are rejected under 35 U.S.C. 102(e) as being anticipated by *Hanratty* (US 2005/0097017 A1).

As per claim 1, *Hanratty* discloses a dining system enabling customers to dine at any of a selected plurality of dining establishments in a greater-campus area (see para 0026, lines 6-7, via student's university meal plan [café]), said dining system (see Fig.1-3; via system and dining #142) comprising:

a central accounting system (see para 0026, lines 2-8; via unique financial service to financial accounts for university students [customers] set up by the university), having:

a public web server, capable of interacting with said customers and said dining establishments over a public network (see para 0042; via web/application/database server);

an administrative web server capable of interacting with an administrator by secure communication means over a public network (see para 0042; via web/application/ database server)

a plurality of transaction processing servers (see para 0042);

a database server, having an account for each of said customers and each of said dining establishments; said database server capable of communicating with said public web server, said administrative web server and said transaction processing servers (see para 0033; via student accounts for meal plan thru university with financial institution [bank];

Identification means unique to each customer for identifying a customer having an account in said database server (see para 0038; via authentication process 65 for each user of system 40);

a plurality of POS systems located within each of said dining establishments (meal plan), and capable of communication with at least one of said transaction-processing servers (see para 0028-0029; via the campus account, ATM, ACH, EFT, credit cards and inherently POS within café [meal plan]);

said POS systems including means, upon usage of said dining establishment by a customer (University students meal plan), to input information relating to said customer

and the amount of usage and to send commands to said transaction processing servers to debit money from the account of said customer and credit the account of said dining establishment (see para 0030; via message confirmation of transaction); means to reconcile the accounts of said dining establishments by debiting their accounts and sending them funds (see para 0045; via transferring funds from funder/student to university café [dining establishment-meal plan]); and web-based means for communicating with said public web server so that customers may review account information and transaction records, and may add additional funds to their account(see para 0035-0036; via secured HTTP internet interface 55).

As per claim 2, *Hanratty discloses said means to add additional funds includes automatic replenishment means to automatically increment said account by a predetermined amount when the account of said customer drops below a predetermined threshold (see para 0010 and 0032; via internet payment engine and portal with more flexibility and funding inherently almost automatic to maintain predetermined and/or declining balance).*

A per claim 3, *Hanratty discloses said public web server includes promotional sales material and information about the dining establishments in said dining network (see para 0013; via financial services to university students via electronic commerce and the internet inherently along with ad for university system including cafe, food, meal plan) .*

As per claim 4, *Hanratty discloses each of said transaction processing servers*

replicates at least in part the account information maintained in said database server; and said database server periodically polls each of said transaction processing servers to load transaction data (see para 0039-0041; via database server and data processing system).

As per claim 5, *Hanratty discloses said public web server includes a standard access mode and a supervisory access mode for each account, and wherein said supervisory access mode enables control of the manner in which funds are disbursed from said account (see para 003; via webpage interface and financial institution administrative interface 62 access the system 40 by personnel of Bank that sets up and maintains the various accounts inherent with standard and supervisory modes).*

As per claim 6, *Hanratty discloses said public web server includes a function to enable a customer to request a refund of at least a portion of the funds remaining in said customer's account (see para 0058; via sub-accounts 140-148 or permission to transfer he remaining balances back to the funder's [University student's or parent] account).*

As per claim 7, *Hanratty discloses the method for operating a dining system (see para 0026, lines 6-7; via student's university meal plan [café]), said method comprising:*

· establishing a central accounting system (see para 0026, lines 2-8; via unique financial service to financial accounts for university students [customers] set up by the university), having:

a public web server, capable of interacting with customers (university students) over a public network (see para 0042; via web/application/database server with public internet for the university and students communication).

an administrative web server capable of interacting with an administrator by secure communication means over a public network (see para 0031-0032; via administrative interface and secured internet payment engine);

a plurality of transaction processing servers capable of interacting with selected dining establishments in a greater- campus area (see para 0031 and 36; via several website interface, payment engine internet for university dining/cafe-meal plan transaction);

a database server, having an account for each of said customers and each of said dining establishments; said database server capable of communicating with said public web server, said administrative web server and said transaction processing servers (see para 0042-0044; via transaction between customers [students] and university meal plan [café]);

entering account information for said customers and said dining establishments through said administrative web server (see para 0043; via update account and university 108);

receiving transaction information in at least one of said transaction processing servers⁹ see para 0034; via administrative and reporting tasks);

debiting and crediting accounts in said database server as a result of said transaction information (see para 0058; via balance the financial report by financial institution);

reconciling at least one account of said dining establishments by debiting said account and transferring money to said dining establishment (see para 0058; via task to financial institution inherently doing the debit/credit transaction for dining/meal plan work); and

providing a web interface in said public web server so that customers may review their account, including transaction records, and add funds to their account (see para 0045; via logging to proper homepage).

As per claim 8, *Hanratty discloses said web interface enables customers to enter automatic replenishment information; said method including the additional step of automatically adding funds to a customer's account in accordance with said automatic replenishment information (see para 0010 and 0032; via internet payment engine and portal with more flexibility and funding inherently almost automatic to maintain predetermined and/or declining balance including replenishment information).*

As per claim 9, *Hanratty discloses said web interface includes a standard access mode and a supervisory access mode for at least one account, and wherein said supervisory access mode enables control of the manner in which funds are disbursed from said account (see para 003; via webpage interface and financial institution administrative interface 62 access the system 40 by personnel of Bank that*

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sets up and maintains the various accounts inherent with standard and supervisory mode and disbursement).

As per claim 10, *Hanratty* discloses said web interface includes a function to enable a customer to request a refund of at least a portion of the funds remaining in said customer's account (see para 0058; via sub-accounts 140-148 or permission to transfer the remaining balances back to the funder's [University student's or parent] account).

As per claim 11, *Hanratty* discloses the additional step of maintaining a web interface containing promotional information about the dining establishments associated with said dining network (see para 0013; via financial services to university students via electronic commerce and the internet inherently along with ad for university system including cafe, food, meal plan).

As per claim 12, *Hanratty* discloses the additional step of maintaining a web interface enabling each of said dining establishments (University administered meal plan- inherently by café or restaurants in the campus) to perform at least one of the following actions:

- review their account;
- request fund transfers (see para 0040 via transfer system as part of the university web interface and web page server system); and
- order supplies.

Conclusion

3. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

White (US 6,959, 283 B1) discloses Automated Cafeteria for customers (students) place orders via computers over the Internet.

Singhal (US 2002/0095380 A1) discloses Method and Apparatus for Restaurant Payment System for meals in a central system.

Bergman et al (US 7,174, 308 B1) discloses Method and System of Ordering and Selling Food at Venues.

Greer et al (5,969, 316) discloses Smart Card for Offline Automated MEAL PLANS in College and School Systems.

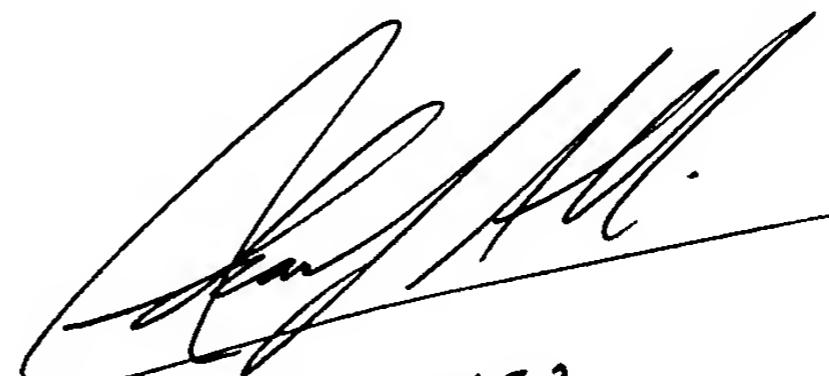
4. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mohamed H. Ali whose telephone number is 571-270-3021. The examiner can normally be reached on 8.00 to 5.30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on 571-272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Mohamed H Ali
Examiner
Art Unit 3693

MA



A handwritten signature in black ink, appearing to read "Mohamed H Ali". Below the signature, the letters "SPB" are written vertically next to the number "3692".